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Below are the associated risks involved for investing in the specific product types offered in OCBC RoboInvest

1. Exchange Traded Funds

OCBC RoboInvest primarily invest in Exchange Traded Funds (ETFs), although on occasion it may invest in other Exchange Traded Products (ETPs) such as Exchange Traded Commodities (ETCs). For the purposes of these terms, these are collectively referred to under the term ETFs.

- The prices of the underlying investments of the ETFs will vary according to the markets on which these are listed or traded;

- Dividend growth is not guaranteed, nor are companies in which you invest obliged to pay dividends;
- Underlying assets may decline in value;
- ETFs on overseas markets may involve different risks to ETFs issued in Singapore;
- As with all funds, ETFs may be suspended from trading due to the closure of the underlying market or due to the winding down of the fund.

2. Global Equities

- Dividend growth is not guaranteed, nor are companies in which you invest obliged to pay dividends;
- Companies may go bankrupt rendering the original investment valueless;
- Equity markets may decline in value;
- Corporate earnings and financial markets may be volatile;
- If there is no recognised market for equities, then these may be difficult to sell and accurate information about their value may be hard to obtain;
- Smaller company investments may be difficult to sell if there is little liquidity in the market for such equities and there may be substantial differences between the buying price and the selling price;
- Equities on overseas markets may involve different risks to equities issued in Singapore;
- With regards to investments in overseas companies, foreign exchange rates may move in an unfavourable direction affecting adversely the valuation of investments in base currency terms.